

EXP.046A



TFW

3692

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin
Appl. No. : 09/942,983
Filed : August 30, 2001
For : METHOD AND APPARATUS
FOR DETERMINING A
PREPAYMENT SCORE FOR AN
INDIVIDUAL APPLICANT
Examiner : Siegfried E. Chencinski
Group Art Unit : 3692

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

January 9, 2007

(Date)

Ted M. Cannon

Ted M. Cannon, Reg. No. 55,036

RESPONSE TO RESTRICTION REQUIREMENT MAILED OCTOBER 12, 2006

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Restriction Requirement mailed on October 12, 2006, applicant hereby elects Group I, Claims 21-136, drawn to evaluating debtor risk based on the calculation of consumer prepayment scores, classified in class 705, subclass 38.

This election is made without traverse.

No fees are believed due. However, please charge any necessary fees, including any fees for extensions of time to our Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 1/9/2007

By: Ted M. Cannon
Ted M. Cannon
Registration No. 55,036
Attorney of Record
Customer No. 20,995
(949) 760-0404